

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 23-16360-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis Jones  
7321 Driftwood Lane  
Mays Landing, NJ 08330

Gretchen L. Jones  
aka Gretchen Louise Jones  
7321 Driftwood Lane  
Mays Landing, NJ 08330

Social Security No.: **xxx-xx-8419** **xxx-xx-3781**

Employer's Tax I.D. No.:

## **NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 26, 2024.

Dated: April 26, 2024  
JAN: har

Jeanne Naughton  
Clerk

In re:  
Dennis Jones  
Gretchen L. Jones  
Debtors

Case No. 23-16360-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Apr 26, 2024

User: admin  
Form ID: plncf13

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Jones, Gretchen L. Jones, 7321 Driftwood Lane, Mays Landing, NJ 08330-3924
519980753	+ AC Ocean Walk LLC, 500 Boardwalk, Atlantic City, NJ 08401-7609
519982028	+ Caleb Wilkes, 7321 Driftwood Lane, Mays Landing, NJ 08330-3924
519980762	+ First Electronic Bank - Wayfair, Attn: Credit Crop Solutions, 121 W. Election Road , Se 200, Draper, UT 84020-7766
519980766	+ Hill Wallack, LLP, 21 Roszel Road, Princeton, NJ 08540-6866
519980772	+ Santander Bank, 1001 Gap Newport Pike, Avondale, PA 19311-9501

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Apr 26 2024 20:31:18	Steven K Eisenberg, Stern & Eisenberg, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 26 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 26 2024 20:42:07	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr	^ MEBN	Apr 26 2024 20:31:18	NewRez LLC D/B/A Shellpoint Mortgage Servicing, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
519980754	+ Email/Text: bankruptcy@pepcoholdings.com	Apr 26 2024 20:37:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
520000619	+ Email/Text: bankruptcy@pepcoholdings.com	Apr 26 2024 20:37:00	Atlantic City Electric Company, Bankruptcy Division, 5 Collins Drive, Suite 2133 / Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520027162	+ Email/Text: BGEBankruptcy@BGE.com	Apr 26 2024 20:36:00	Baltimore Gas & Electric Company, PO Box 1475, Bankruptcy Dept - 3rd flr G&E Bldg, Baltimore, MD 21203-1475
519989016	+ Email/Text: documentfiling@lciinc.com	Apr 26 2024 20:35:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
520044260	Email/Text: bankruptcy@cbtno.com	Apr 26 2024 20:35:00	CRESCENT BANK, P.O. BOX 2829, ADDISON, TX 75001

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519980755	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 26 2024 20:38:00	Caliber Home Loans, Attn: Bankruptcy, P.O. Box 24610, Oklahoma City, OK 73124-0610
519980756	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 20:42:20	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519980757	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 26 2024 20:42:03	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
519986665	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 26 2024 20:42:17	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519992414	+ Email/PDF: ebn_ais@aisinfo.com	Apr 26 2024 20:53:04	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519980758	+ Email/Text: documentfiling@lciinc.com	Apr 26 2024 20:35:00	Comcast Xfinity, 401 Whitehorse Road, Voorhees, NJ 08043-2604
519980759	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 26 2024 20:38:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519980760	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 26 2024 20:38:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519980761	+ Email/Text: bankruptcy@firstelectronic.com	Apr 26 2024 20:38:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519980763	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 26 2024 20:41:56	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519980764	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 26 2024 20:38:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
519980767	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 26 2024 20:37:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519980768	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2024 20:36:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520023673	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2024 20:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519980770	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2024 20:37:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519980771	^ MEBN	Apr 26 2024 20:32:10	National Credit Audit Corporation, Attn: Bankruptcy Dept., P.O. Box 515489, Dallas, TX 75251-5489
520037607	Email/Text: mtgbk@shellpointmtg.com	Apr 26 2024 20:36:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
520043632	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2024 20:41:50	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
520043832	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 26 2024 20:38:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519995907	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2024 20:37:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519980774	Email/Text: bankruptcy@springoakscapital.com	Apr 26 2024 20:35:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
520054827	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 26 2024 20:36:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519980776	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 26 2024 20:36:00	State of New Jersey Division of Taxation, P.O. Box 254, Trenton, NJ 08695-0245
519993821	+ Email/Text: enotifications@santanderconsumerusa.com		

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		Apr 26 2024 20:38:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
520041980	+ Email/Text: bncmail@w-legal.com	Apr 26 2024 20:37:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Ste 700, Seattle, WA 98101-2051
519985116	+ Email/Text: ecfbnc@aldridgeppte.com	Apr 26 2024 20:36:00	Shellpoint Mortgage Servicing, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519980773	+ Email/Text: mtgbk@shellpointmtg.com	Apr 26 2024 20:36:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
520027393	Email/Text: bankruptcy@springoakscapital.com	Apr 26 2024 20:35:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
519980775	+ Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Apr 26 2024 20:37:00	State of New Jersey Department of Labor, Benefits Control, P.O. Box 951, Trenton, NJ 08625-0951
519980777	+ Email/Text: famc-bk@1stassociates.com	Apr 26 2024 20:38:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
519980778	+ Email/Text: bankruptcydepartment@tsico.com	Apr 26 2024 20:38:00	Transworld System Inc, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
519982213	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Apr 26 2024 20:42:20	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520000514	Email/Text: EDBKNotices@ecmc.org	Apr 26 2024 20:35:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519980765		Global Asset Agency
519980769	##+	Merchants Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2024 at the address(es) listed below:

Name	Email Address
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Andrew B Finberg
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on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com

Andrew B Finberg

ecfmail@standingtrustee.com

Brad J. Sadek

on behalf of Debtor Dennis Jones bradsadek@gmail.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com

Brad J. Sadek

on behalf of Joint Debtor Gretchen L. Jones bradsadek@gmail.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com

Denise E. Carlon

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com  
bkgroup@kmllawgroup.com

Jenelle C Arnold

on behalf of Creditor Shellpoint Mortgage Servicing bkecfinbox@aldridgeppte.com jarnold@ecf.courtdrive.com

Steven Eisenberg

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing bkecf@sterneisenberg.com  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing skelly@sterneisenberg.com  
bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Clunn, III

on behalf of Trustee Andrew B Finberg wclunn@standingtrustee.com

TOTAL: 10